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GOVPUB2001 CENSUS HOUSING SERIES: ISSUE 4 REVISED  
CANADA'S METROPOLITAN AREAS

## REVISION OF 1996 AND 2001 CORE HOUSING NEED ESTIMATES

CMHC is releasing revisions to previous estimates of core housing need. During verification of ongoing research, CMHC found that some households had been misclassified when Statistics Canada applied core housing need to both the 1996 and 2001 Censuses. The outcome of the misclassification was to overestimate core housing need for both 1996 and 2001. Data for 1991 were not affected. The impact of the misclassification varies across geographic regions and socio-economic groupings. Therefore, CMHC is releasing revised versions of 2001 Census Housing Series Issues 2 through 4 and 6 through 9, all of which address core housing need. Further information on the impact of the misclassification is available at [www.cmhc.ca/en/about/whwedo/whwedo\\_021.cfm](http://www.cmhc.ca/en/about/whwedo/whwedo_021.cfm)

## INTRODUCTION

This fourth Highlight of CMHC's 2001 Census Housing Series examines the housing conditions of households in Canada's largest cities. Over the past century, Canada shifted from being a predominantly rural country to a highly urbanized nation<sup>1</sup>. In 2001, almost four-fifths (79.8%) of Canadian households lived in large

urban centres (see Figure 1), while two-thirds (64.2%) of all households were located in the 27 largest cities known as Census Metropolitan Areas (CMAs). This Highlight explores how the housing conditions of households in CMAs changed over the period covered by the 1991, 1996 and 2001 Censuses.

Figure 1: Households by Community Size, 2001.

	Number of Households			Share of National Total		
	All	Owner	Renter	All	Owner	Renter
<b>Canada</b>	<b>11,563,000</b>	<b>7,610,400</b>	<b>3,907,200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Large Urban Centres	9,231,500	5,802,400	3,424,000	79.8%	76.2%	87.6%
Census Metropolitan Areas (CMAs)	7,425,900	4,570,600	2,853,700	64.2%	60.1%	73.0%
Census Agglomerations (CAs)	1,805,700	1,231,900	570,300	15.6%	16.2%	14.6%
Small Urban Centres and Rural Areas	2,331,400	1,807,900	483,200	20.2%	23.8%	12.4%

**Notes:** Household counts have been rounded to the nearest hundred.

**Source:** CMHC, adapted from Statistics Canada (Census of Canada)

<sup>1</sup> Statistics Canada: *Historical Statistics of Canada*. Cat. no. 11-516-XIE, and Statistics Canada *Topic-based Tabulations*, Cat. no. 93F0050XCB01007.



A Census Metropolitan Area (CMA) is an area consisting of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000. A Census Agglomeration (CA) has a major urban core population of at least 10,000. Small urban centres and rural areas are comprised of communities with less than 10,000 people.

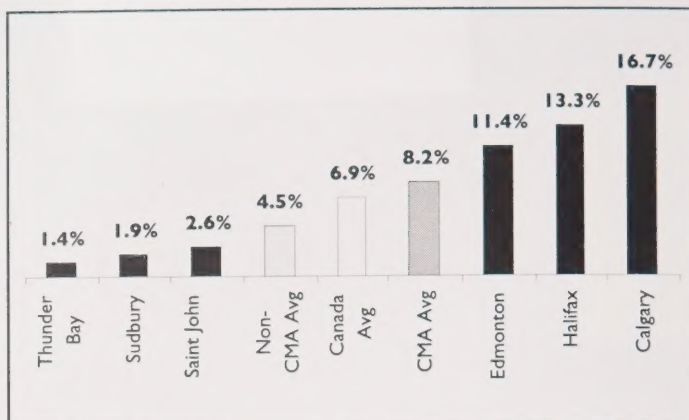
## Household Growth Focused in Metropolitan Areas

Home to the majority of households in Canada, CMAs are also responsible for most of the household growth. Between 1996 and 2001, the number of Canadian households increased by 743,000 (6.9%), with CMAs accounting for over three quarters (76.0%) of this growth<sup>2</sup>.

While the number of households in CMAs grew at a faster rate relative to non-CMAs and the national average (see Figure 2), growth rates varied widely among CMAs. Calgary grew by 16.7%, more than twice the national average, while at the other extreme, Thunder Bay increased only marginally (1.4%)<sup>3</sup>.

Owners accounted for essentially all of CMA household growth. From 1996 to 2001, the number of owner households in CMAs increased by 13.5% (over half a million households), while the number of renter households rose only marginally by 0.8% (just over 21,000). While every CMA experienced an increase in the number of owner households, the growth rates mirrored the trend for all households: Calgary had the highest growth rate (25.8%) and Thunder Bay the lowest (4.6%). In contrast, the number of renter households actually fell in 16 CMAs. Sudbury saw the greatest relative decline (-6.8%), while Abbotsford was home to the greatest growth (11.2%).

Figure 2: Percentage Change in the Number of Households, Canada, Non-CMA and CMA Average, Highest and Lowest Growth CMAs, 1996 - 2001



Source: CMHC, adapted from Statistics Canada (Census of Canada)

## Assessing Housing Conditions

To sustain growth and accommodate new households, all communities require a stock of housing that is in adequate physical condition, offers a sufficient variety of dwellings of different sizes to ensure households are suitably housed, and is affordable. In this Highlight, the term “acceptable housing” refers to housing that meets these standards.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.<sup>4</sup>
- **Affordable** dwellings cost less than 30% of before-tax household income<sup>5</sup>.

<sup>2</sup> Growth in the number of CMA households reflects the formation of new households among current residents, new households migrating from non-CMAs or immigrating from other countries, and the dissolution of households since the last Census. Including households from previous non-CMAs that increased in population since the last Census to qualify as CMAs for the first time in 2001 would skew growth rates; therefore, Kingston and Abbotsford are counted in the CMA totals for 1991 and 1996 even though they were only CAs at that time.

Note that the figures in this section do not correspond to household counts in the Appendix Tables, which include only those households that can be assessed for core housing need.

<sup>3</sup> Note that these comparisons are not adjusted for any changes in CMA boundaries that occurred between 1996 and 2001. If Figure 2 reflected household growth adjusted to 2001 CMA boundaries, the growth rate in Halifax would fall from 13.3% to 9.8%, and Halifax would drop from the top three CMAs, with Oshawa assuming the third highest growth rate at 11.2%. The three CMAs with the smallest change in the number of households from 1996 to 2001 would remain the same, although Sudbury would change from a 1.9% increase to a 1.0% decline, replacing Thunder Bay (which would drop to a 0.7% increase) in the bottom position.

<sup>4</sup> According to the National Occupancy Standard enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

<sup>5</sup> Shelter costs include the following:

- for renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.



A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Housing conditions cannot be assessed for certain households. For example, some households report shelter costs that exceed their income, or incomes of zero or less. Housing affordability could not be assessed for these households, and they were excluded from the evaluation of housing conditions in this highlight.<sup>6</sup>

### Housing Conditions Improve with the Economy

Whereas, on average, growth in household incomes (before-tax) lagged increases in shelter costs for Canada and CMAs between 1991 and 1996 (see Figure 3), increases in household incomes outpaced those of shelter costs from 1996 to 2001.

As a result, between 1996 and 2001, households reduced the proportion of their total income spent on shelter, and their average shelter cost-to-income ratios fell from 22% to 21% in Canada, and from 24% to 22% in CMAs (see Table 1 for 2001 data). At the same time, the number of households in core housing need dropped by 5.3% in Canada and 4.1% in CMAs on average. Nonetheless, 1.0 million CMA households remained in housing need in 2001.

### Housing Conditions Improved from 1996 to 2001

In 2001, 14.7% of CMA households were in core housing need, a decline from 1996 (16.7%), but still above 1991 levels (14.3%) (see Table 2). However, the incidence of need was lower in 2001 than in 1991 in 13 CMAs across 7 provinces. The degree to which housing conditions improved varied considerably CMA to CMA.

Every CMA, except Calgary, experienced an improvement in housing conditions from 1996 to 2001, with the most significant decline in the proportion of households in core housing need occurring in Montréal (-5.0 percentage points). Winnipeg (-4.4 percentage points) and Sherbrooke (-4.2 percentage points) also recorded large overall declines. In contrast, there were only nominal improvements in Toronto (-0.2), Edmonton (-0.2), and Halifax (-0.3). In Calgary, there was a slight increase in the incidence of core housing need (+0.1%).

The extent of change in housing conditions across CMAs varied even further when examined by tenure. Owners comprised essentially all of the new households formed between 1996 and 2001, but renters benefited from the most widespread and significant improvements in housing conditions.

While the incidence of core housing need among owner households increased marginally in 9 out of 27 CMAs, need among renter households fell in 22 out of 27 CMAs. The greatest improvement in the incidence of need was among renter households in Winnipeg, where need declined by 9.8 percentage points. Abbotsford (which experienced the greatest growth in the number of renter households) and Saint John were close behind, with declines of 7.9 and 7.8 percentage points respectively. However, even in these three centres, renters were still 4-5 times more likely to be in need than owners (see Table 2).

### Still, Need Remains High

Despite dropping 3.6 percentage points from 1996 to 2001, the incidence of need remained high for CMA renter households in 2001. The incidence of need among renter households ranged from a low of 22.2% in Sherbrooke to a high of 35.8% in Toronto. Overall, 28.5% of CMA renter households were in core housing need.

Figure 3: Change in Average Household Income and Shelter Costs, Canada and CMAs by Tenure, 1991-1996-2001

		Total		Owner		Renter	
		Income	Shelter Cost	Income	Shelter Cost	Income	Shelter Cost
Canada	1991-1996	6.3%	11.1%	7.0%	11.0%	0.8%	10.2%
	1996-2001	19.7%	11.0%	18.7%	11.2%	16.9%	9.4%
CMA Avg	1991-1996	5.5%	9.8%	5.6%	9.0%	0.2%	9.4%
	1996-2001	21.2%	10.5%	19.6%	9.6%	18.2%	9.6%

Source: CMHC (census-based housing indicators and data)

<sup>6</sup> Shelter costs are not collected by the census for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures, or for reserve households, whose housing costs are paid through band housing arrangements. Of the 11.6 million households identified in the 2001 Census, 10.8 million were non-farm, non-reserve households with interpretable shelter cost-to-income ratios. This Highlight examines the housing conditions of the 7.0 million of these 10.8 million households that live in CMAs.



The highest overall incidences of need (for both owners and renters) were in Toronto, where almost 1 in 5 (19.1%) households experienced housing need, Vancouver (17.3%), and Halifax (16.3%), while the lowest rates were in Regina (10.1%), Saskatoon (10.7%), and Winnipeg (10.8%)

### Housing Affordability is the Predominant Cause of Core Housing Need

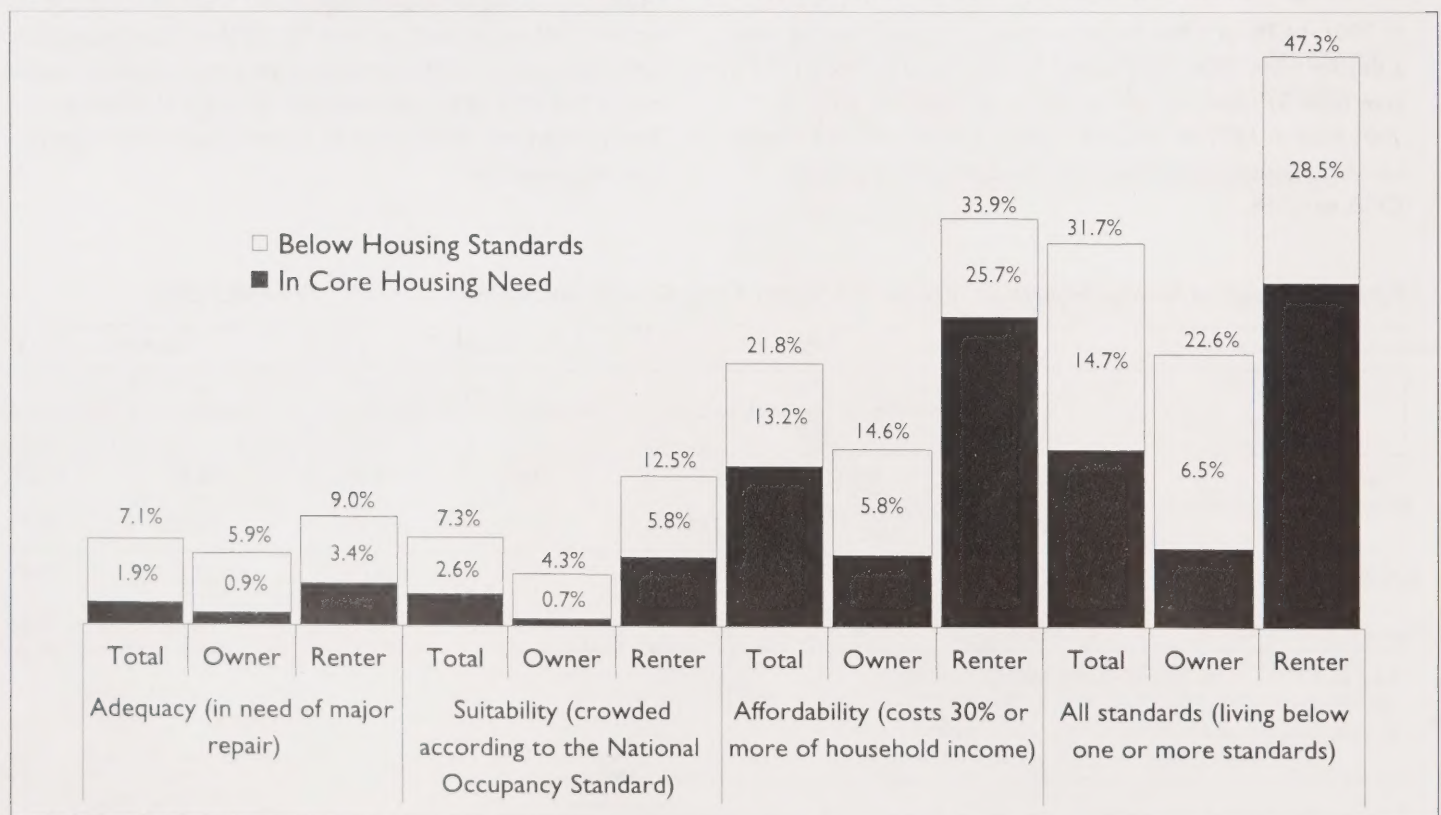
In 2001, as in previous years, most of the housing stock in CMAs was adequate in condition (93%) and, according to the National Occupancy Standard, sufficient in size to provide suitable accommodation (93%) for occupant households. Very few Canadian households in core housing need lived in dwellings that were crowded or in need of major repair (see Figure 4). Indeed, the majority of households in dwellings that fell below the adequacy and suitability standards could have afforded alternative acceptable housing, and were therefore not in core housing need (see Figure 4 and Table 3).

However, while the housing stock in CMAs is largely adequate and suitable, affordability can be more of a challenge, with over 1 in 5 CMA households paying 30% or more of their before-tax income on shelter in 2001. Unlike those households living in dwellings below the suitability or adequacy standard, most households living in housing below the affordability standard did not have sufficient income to rent alternative acceptable housing, and consequently fell into core housing need.

### Finding Affordable Housing a Challenge for Many Renters

While renters accounted for 37.1% of all CMA households in 2001, they comprised 72.2% of households in core housing need, a significantly disproportionate share. Renters were 2.3 times as likely as owners to spend 30% or more of their household income on shelter, and 4.3 times as likely to fall into core housing need. As a result, 28.5% of CMA renter households were in core housing need in 2001, compared to 6.5% of owner households. While CMA renter incomes grew faster than shelter costs between 1996 and 2001, 746,500 renter households still fell into need in 2001, with an average household income (before-tax) of \$17,383, almost half (48%) of which was devoted to shelter.

Figure 4: Percentage of CMA Households Living in Housing Below Standards, by Core Housing Need Status, 2001



Source: CMHC (census-based housing indicators and data, revised 2005)



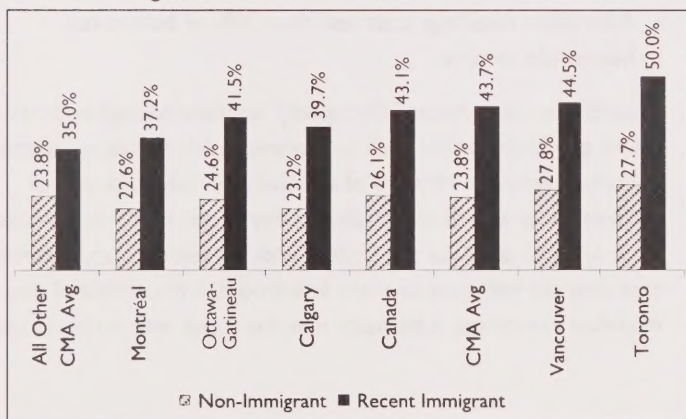
## Immigrant and Aboriginal Households Face Unique Challenges

Households that typically have significantly lower ownership rates also tend to have higher rates of core housing need. While 62.9% of CMA households owned their homes in 2001, the rate was much lower for recent immigrant<sup>7</sup> (31.2%) and Aboriginal<sup>8</sup> (41.9%) households.

Recent immigrant households overwhelmingly live in large urban centres. Between 1996 and 2001, over 90% of recent immigrant households (where the maintainer arrived in Canada in the last 5 years) settled in CMAs, with just three cities—Toronto, Vancouver and Montréal—accounting for 72.6% of all recent immigrants. In Toronto, home to 4 out of 10 recent immigrant households in Canada, half of all recent immigrant renter households were in core housing need, well above the rate for non-immigrant renters (see Figure 5). Even in Montréal, where the incidence of need among recent-immigrant renter households was 13 percentage points lower than in Toronto, there existed a sizable gap between recent-immigrants and non-immigrants.

Among CMA households in 2001, 37.2% of Aboriginal renters were in core housing need, well above the 28.3% of non-Aboriginal renters (see Figure 6). In certain CMAs, particularly those with a significant number of Aboriginal households<sup>9</sup>, the incidence of need among Aboriginal renters was considerably higher than the CMA average.

Figure 5: Incidence of Core Housing Need Non-Immigrant and Recent Immigrant Renter Households, Select CMAs, 2001



Source: CMHC (census-based housing indicators and data, revised 2005)

<sup>7</sup> A **recent immigrant household** is defined as a household whose primary maintainer was born outside of Canada, and who settled in Canada in the five years prior to the Census year. For example, for the 2001 Census, a "recent immigrant" would have arrived in Canada between 1996 and 2001.

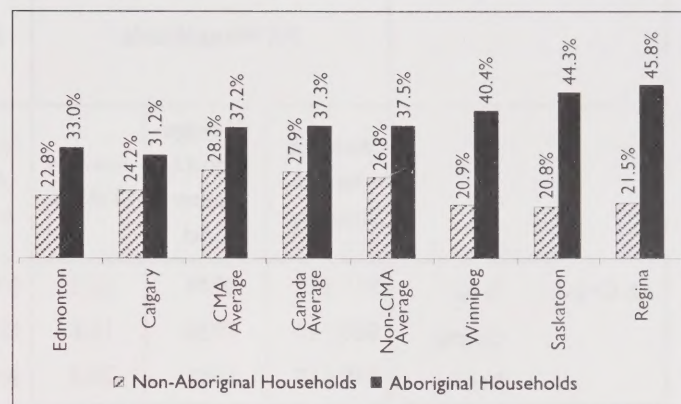
<sup>8</sup> An **Aboriginal household** is defined as:

1. a **non-family household** in which at least 50 per cent of household members self-identified as Aboriginal; or
2. a **family household** that meets **at least one** of two criteria:
  - 2.1) at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal; or
  - 2.2) at least 50 per cent of household members self-identified as Aboriginal.

The Aboriginal identity population is composed of persons who reported on the Census identifying with at least one Aboriginal group, i.e. North American Indian, Métis or Inuit, and/or who reported being Treaty Indians or Registered Indians as defined by the *Indian Act of Canada* and/or who were members of an Indian Band or First Nation.

<sup>9</sup> The centres depicted in Figure 6 represent the 6 CMAs in Western Canada with the greatest number and percentage of Aboriginal households. Over 6 out of 10 Aboriginal households reside in Western Canada, and a similar share of Aboriginal CMA households are in CMAs in Western Canada. Although Toronto, Ottawa-Gatineau, and Montréal CMAs also have significant numbers of Aboriginal households, Aboriginals account for a much smaller share of their total households, well below the national average of 2.8% and CMA average of 3.0%.

Figure 6: Incidence of Core Housing Need Aboriginal and Non-Aboriginal Renter Households, Select Western CMAs, 2001



Source: CMHC (census-based housing indicators and data, revised 2005)

For example, in Regina, where Aboriginal renters accounted for 16.8% of all renter households in 2001 (compared to the CMA average of 3.0%), the incidence of need exceeded 45%. This meant that in Regina, Aboriginal renter households were 2.1 times as likely to fall into housing need as non-Aboriginal renter households. Compared to non-Aboriginal renter households, the incidence of need among Aboriginal renters ranged from 7 to 24 percentage points higher in CMAs in Western Canada.

## Households Spending at Least Half of their Income on Shelter

Significant pockets of housing need are not only found among Aboriginal households. Among CMA households, 5.8% were in need and spending at least 50% of their before-tax income on shelter in 2001, down from 6.9% in 1996. While the number of CMA households spending at least half of their income on shelter and in core housing need fell by 10.6% from 1996 to 2001, over 405,000 households remained in need in 2001, spending very high proportions of their income on shelter.

CMA households spending at least half of their income on shelter had incomes substantially below the average for all households, yet faced essentially the same or even higher shelter costs (see Figure 7). On average, renters in this situation spent just under \$700 a month on shelter alone, or two-thirds of their annual before-tax income of \$12,779.



Figure 7: Average Income, Shelter Costs and Shelter Cost-to-Income Ratio, CMA Households by Tenure, 2001

		All Households			Households Living in or Able to Access Acceptable Housing			Households in Core Housing Need and Spending 50% or More of their Income on Shelter		
		Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)	Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)	Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)
All CMAS	Total	\$65,846	\$844	22.2	\$73,969	\$870	17.7	\$14,838	\$815	67.5
	Owner	\$80,740	\$936	18.6	\$84,833	\$942	16.5	\$19,691	\$1,104	68.9
	Renter	\$40,618	\$686	28.4	\$49,892	\$709	20.5	\$12,779	\$693	66.9

For details on individual CMAs, see Tables 1 and 4.

Source: CMHC (census-based housing indicators and data, revised 2005)

While almost 6 out of 10 CMA renter households spending 50% or more of their income on shelter and in core housing need lived in Toronto, Montréal, or Vancouver in 2001, renter households facing such extreme conditions were found in every CMA (household counts are presented in Table 4). They accounted for 13.8% of all renter households in Windsor, the highest share in the country, followed by Oshawa at 13.3% and St. John's at 13.1%. In contrast, the CMAs with the smallest share of renter households in need and spending at least half of their income on shelter were in Western Canada: Winnipeg (8.4%), Edmonton (8.4%), and Calgary (8.7%).

## DEFINITIONS

**Households** refer to all private households. People living in collective dwellings are excluded by definition (see Statistics Canada, 2001 Census Dictionary, Cat. no. 92-378-XIE, pages 190-193).

Data exclude farm, band, and reserve households (for which shelter costs are not collected by the census); households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Average shelter cost-to-income ratios (STIRs) exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Canadian households are considered to be in **core housing need** if they do not live in and could not access acceptable housing.

The term “**acceptable housing**” refers to housing that is affordable, in adequate condition, and of suitable size.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable dwellings cost less than 30% of before-tax household income.

According to the National Occupancy Standard enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

## ACKNOWLEDGEMENTS

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**For further information** on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

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Table 1: Average Household Income, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Tenure and Core Housing Need Status, CMAs, 2001

		All Households			Households Living in or Able to Access Acceptable Housing Average			Households Unable to Access Acceptable Housing—In Core Housing Need		
		Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)	Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)	Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)
Canada	Total	\$60,976	\$764	21.3	\$67,913	\$784	17.0	\$17,427	\$643	48.0
	Own	\$71,946	\$820	17.9	\$75,636	\$827	15.8	\$19,343	\$732	47.6
	Rent	\$38,797	\$649	28.2	\$47,574	\$668	20.2	\$16,529	\$601	48.2
All CMAS	Total	\$65,846	\$844	22.2	\$73,969	\$870	17.7	\$18,556	\$692	48.5
	Own	\$80,740	\$936	18.6	\$84,833	\$942	16.5	\$21,608	\$852	49.5
	Rent	\$40,618	\$686	28.4	\$49,892	\$709	20.5	\$17,383	\$630	48.1
St. John's	Total	\$57,006	\$698	21.2	\$63,757	\$725	16.9	\$13,687	\$524	48.7
	Own	\$67,543	\$757	17.5	\$70,547	\$768	15.8	\$14,797	\$568	47.1
	Rent	\$31,369	\$549	30.3	\$40,366	\$571	20.5	\$13,249	\$507	49.4
Halifax	Total	\$58,899	\$754	22.0	\$67,036	\$782	17.0	\$17,064	\$614	47.4
	Own	\$71,763	\$809	17.3	\$75,663	\$820	15.2	\$19,081	\$670	45.3
	Rent	\$36,592	\$657	30.2	\$46,381	\$689	21.4	\$16,324	\$593	48.2
Saint John	Total	\$53,278	\$598	19.6	\$58,432	\$614	15.9	\$12,392	\$471	48.9
	Own	\$63,828	\$648	16.2	\$66,312	\$655	14.5	\$12,507	\$511	51.4
	Rent	\$30,544	\$487	27.1	\$36,730	\$498	19.8	\$12,346	\$456	47.9
Sagueney	Total	\$50,156	\$566	19.7	\$55,084	\$581	15.8	\$11,205	\$446	50.4
	Own	\$60,840	\$625	15.9	\$62,707	\$629	14.5	\$12,180	\$526	53.5
	Rent	\$31,345	\$458	26.4	\$37,965	\$469	18.7	\$10,947	\$425	49.5
Québec City	Total	\$52,109	\$617	20.8	\$57,654	\$635	16.7	\$12,409	\$489	49.9
	Own	\$66,424	\$690	16.2	\$68,584	\$696	14.8	\$13,434	\$560	51.7
	Rent	\$33,526	\$520	26.8	\$39,930	\$534	19.9	\$12,183	\$473	49.5
Sherbrooke	Total	\$46,755	\$576	21.7	\$51,624	\$594	17.7	\$11,213	\$452	50.9
	Own	\$61,681	\$662	16.6	\$63,257	\$666	15.4	\$12,097	\$532	54.4
	Rent	\$29,877	\$479	27.5	\$35,239	\$491	21.0	\$11,075	\$439	50.3
Trois-Rivières	Total	\$46,372	\$532	20.7	\$51,644	\$549	16.4	\$10,721	\$418	49.5
	Own	\$59,374	\$597	16.0	\$61,403	\$603	14.4	\$11,279	\$472	52.6
	Rent	\$28,102	\$439	27.4	\$34,029	\$450	20.1	\$10,596	\$406	48.8
Montréal	Total	\$56,331	\$701	22.4	\$63,343	\$729	17.7	\$13,444	\$526	50.6
	Own	\$74,561	\$829	18.1	\$77,194	\$838	16.5	\$14,898	\$632	52.7
	Rent	\$36,971	\$563	27.0	\$44,688	\$582	19.4	\$13,178	\$507	50.2
Ottawa-Gatineau	Total	\$73,411	\$866	20.6	\$81,815	\$891	16.4	\$20,279	\$708	46.7
	Own	\$90,357	\$950	16.7	\$94,178	\$956	14.9	\$23,340	\$845	47.0
	Rent	\$44,740	\$722	27.3	\$54,469	\$746	19.8	\$19,269	\$662	46.6
Gatineau	Total	\$60,052	\$715	20.4	\$65,782	\$738	16.6	\$13,551	\$535	50.7
	Own	\$73,450	\$801	16.8	\$75,847	\$809	15.4	\$14,617	\$596	49.9
	Rent	\$37,009	\$566	26.6	\$44,152	\$581	19.1	\$13,241	\$516	50.9
Ottawa	Total	\$77,839	\$916	20.7	\$87,352	\$944	16.4	\$21,962	\$751	45.7
	Own	\$96,008	\$1,000	16.6	\$100,433	\$1,006	14.8	\$25,278	\$901	46.4
	Rent	\$47,268	\$773	27.5	\$58,128	\$804	20.1	\$20,833	\$700	45.5
Kingston	Total	\$59,891	\$768	22.3	\$67,465	\$790	17.6	\$17,024	\$644	48.9
	Own	\$72,612	\$819	17.8	\$76,025	\$823	15.7	\$19,481	\$751	49.1
	Rent	\$35,916	\$670	31.0	\$45,194	\$700	22.5	\$16,149	\$606	48.8
Oshawa	Total	\$71,749	\$990	21.8	\$78,836	\$1,020	18.0	\$19,621	\$768	49.8
	Own	\$81,108	\$1,063	19.4	\$84,674	\$1,072	17.5	\$21,846	\$900	50.9
	Rent	\$41,278	\$749	30.0	\$52,293	\$777	20.6	\$18,355	\$691	49.2
Toronto	Total	\$80,261	\$1,061	23.5	\$93,440	\$1,106	18.1	\$24,370	\$871	46.4
	Own	\$97,091	\$1,160	20.3	\$104,851	\$1,172	17.1	\$27,058	\$1,048	48.6
	Rent	\$49,370	\$878	29.5	\$64,073	\$933	20.5	\$22,995	\$780	45.3



Table 1 cont'd: Average Household Income, Shelter Costs and Shelter Cost-to-Income Ratios (STIRs) by Tenure and Core Housing Need Status, CMAs, 2001

		All Households			Households Living in or Able to Access Acceptable Housing—Average			Households Unable to Access Acceptable Housing—In Core Housing Need		
		Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)	Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)	Average Annual Income	Average Monthly Shelter Cost	Average STIR (%)
Hamilton	Total	\$66,757	\$865	21.9	\$74,557	\$898	17.8	\$17,557	\$654	47.8
	Own	\$79,195	\$942	18.7	\$83,151	\$956	16.7	\$19,300	\$740	47.9
	Rent	\$37,918	\$681	29.5	\$47,451	\$711	21.2	\$16,751	\$614	47.7
St. Catharines-Niagara	Total	\$57,157	\$734	21.5	\$63,254	\$751	17.4	\$15,954	\$615	49.0
	Own	\$65,067	\$770	18.5	\$68,545	\$779	16.4	\$16,500	\$646	48.8
	Rent	\$34,434	\$627	30.2	\$42,779	\$641	21.6	\$15,614	\$596	49.1
Kitchener	Total	\$67,825	\$860	21.2	\$74,443	\$885	17.5	\$17,520	\$676	49.3
	Own	\$80,413	\$936	18.1	\$83,502	\$945	16.5	\$18,755	\$759	49.9
	Rent	\$41,431	\$700	27.9	\$49,999	\$719	20.3	\$17,045	\$644	49.1
London	Total	\$61,216	\$794	22.4	\$68,122	\$821	18.2	\$15,904	\$617	50.0
	Own	\$75,187	\$875	18.1	\$77,947	\$883	16.6	\$17,812	\$714	49.6
	Rent	\$36,003	\$647	30.2	\$44,358	\$670	22.1	\$15,356	\$590	50.0
Windsor	Total	\$68,461	\$808	20.8	\$75,994	\$831	16.5	\$16,982	\$655	49.5
	Own	\$79,351	\$860	17.5	\$83,156	\$869	15.5	\$18,541	\$725	49.0
	Rent	\$38,812	\$663	29.8	\$49,209	\$684	20.5	\$16,189	\$619	49.7
Greater Sudbury	Total	\$57,122	\$711	21.4	\$63,215	\$734	17.3	\$13,968	\$548	49.9
	Own	\$68,606	\$779	17.6	\$71,271	\$787	15.9	\$15,165	\$623	51.5
	Rent	\$33,377	\$568	29.3	\$41,140	\$586	21.4	\$13,550	\$522	49.3
Thunder Bay	Total	\$58,418	\$694	20.3	\$64,297	\$711	16.5	\$15,083	\$573	48.0
	Own	\$67,863	\$737	16.9	\$70,637	\$742	15.3	\$16,409	\$637	47.6
	Rent	\$32,132	\$575	29.7	\$40,049	\$590	21.3	\$14,472	\$544	48.1
Winnipeg	Total	\$56,037	\$671	20.4	\$61,114	\$691	17.2	\$14,224	\$503	46.8
	Own	\$68,201	\$738	16.7	\$70,460	\$744	15.4	\$16,313	\$593	46.8
	Rent	\$31,877	\$536	27.8	\$37,693	\$556	21.7	\$13,505	\$472	46.8
Regina	Total	\$58,649	\$694	20.4	\$63,698	\$712	17.0	\$13,971	\$534	50.8
	Own	\$70,228	\$749	16.3	\$72,171	\$755	15.1	\$14,992	\$587	50.4
	Rent	\$32,201	\$568	30.0	\$38,573	\$585	22.7	\$13,661	\$518	51.0
Saskatoon	Total	\$55,074	\$701	22.3	\$60,064	\$720	18.6	\$13,307	\$544	52.6
	Own	\$67,221	\$763	17.9	\$69,192	\$769	16.6	\$14,088	\$604	54.1
	Rent	\$31,240	\$578	30.9	\$37,162	\$595	23.9	\$13,085	\$526	52.2
Calgary	Total	\$76,692	\$929	21.2	\$83,882	\$950	17.7	\$19,781	\$762	49.0
	Own	\$89,110	\$992	18.7	\$93,370	\$999	16.7	\$21,346	\$881	51.5
	Rent	\$45,488	\$770	27.4	\$54,156	\$797	20.8	\$18,832	\$690	47.5
Edmonton	Total	\$64,116	\$781	20.7	\$69,981	\$803	17.3	\$15,926	\$601	48.4
	Own	\$76,364	\$853	17.6	\$79,195	\$860	16.0	\$17,543	\$711	50.8
	Rent	\$38,922	\$631	27.1	\$46,275	\$654	20.7	\$15,282	\$557	47.5
Abbotsford	Total	\$58,177	\$895	23.6	\$63,570	\$920	19.8	\$16,705	\$703	52.2
	Own	\$65,351	\$963	21.3	\$68,029	\$972	19.5	\$17,680	\$808	54.4
	Rent	\$39,843	\$715	29.5	\$48,723	\$739	21.1	\$16,219	\$650	51.3
Vancouver	Total	\$66,747	\$956	24.2	\$76,555	\$996	18.9	\$19,836	\$765	49.4
	Own	\$79,596	\$1,039	20.7	\$85,276	\$1,052	17.9	\$22,204	\$902	49.9
	Rent	\$45,304	\$817	30.0	\$57,327	\$871	21.3	\$18,693	\$699	49.1
Victoria	Total	\$58,221	\$829	23.1	\$64,616	\$853	18.8	\$16,941	\$675	50.9
	Own	\$69,060	\$882	18.8	\$72,026	\$889	17.0	\$18,769	\$756	49.5
	Rent	\$38,686	\$732	30.8	\$47,208	\$765	22.9	\$16,275	\$646	51.4

**Notes:** Average incomes, shelter costs, and STIRs are based on the non-rounded counts.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

**Source:** CMHC (census-based housing indicators and data, revised 2005)



Table 2: Household Housing Conditions by Tenure CMAs, 1991, 1996 and 2001.

		All Households			Percentage of Households Living In or Able to Access Acceptable Housing			Percentage of Households Unable to Access Acceptable Housing—In Core Housing Need		
		Total	Owner	Rental	Total	Owner	Rental	Total	Owner	Rental
Canada	2001	10,805,600	7,229,700	3,576,000	86.3%	93.4%	71.7%	13.7%	6.6%	28.3%
	1996	10,027,800	6,494,000	3,533,800	84.4%	93.1%	68.3%	15.6%	6.9%	31.7%
	1991	9,371,700	5,925,500	3,446,300	86.4%	94.0%	73.4%	13.6%	6.0%	26.6%
Non-CMAs	2001	3,756,700	2,797,500	959,200	88.0%	93.3%	72.4%	12.0%	6.7%	27.6%
	1996	3,566,700	2,600,900	965,800	86.3%	92.6%	69.3%	13.7%	7.4%	30.7%
	1991	3,358,100	2,426,200	931,900	87.9%	93.2%	74.0%	12.1%	6.8%	26.0%
All CMAs	2001	7,048,900	4,432,200	2,616,700	85.3%	93.5%	71.5%	14.7%	6.5%	28.5%
	1996	6,461,100	3,893,100	2,568,000	83.3%	93.5%	67.9%	16.7%	6.5%	32.1%
	1991	6,013,600	3,499,300	2,514,300	85.7%	94.6%	73.2%	14.3%	5.4%	26.8%
St. John's	2001	62,100	44,000	18,100	86.5%	94.6%	66.8%	13.5%	5.4%	33.2%
	1996	57,600	39,800	17,800	85.0%	93.3%	66.3%	15.0%	6.6%	33.7%
	1991	53,500	36,400	17,200	85.8%	93.2%	70.2%	14.2%	6.9%	29.8%
Halifax	2001	137,500	87,200	50,300	83.7%	93.1%	67.4%	16.3%	6.9%	32.6%
	1996	121,100	74,900	46,200	83.4%	93.5%	67.0%	16.6%	6.5%	33.0%
	1991	114,000	67,400	46,600	85.6%	93.9%	73.7%	14.4%	6.1%	26.3%
Saint John	2001	46,300	31,700	14,700	88.8%	95.4%	74.6%	11.2%	4.6%	25.4%
	1996	44,800	30,000	14,800	85.7%	95.0%	66.8%	14.3%	5.0%	33.1%
	1991	43,800	28,100	15,700	86.0%	94.8%	70.2%	14.0%	5.2%	29.8%
Saguenay	2001	58,900	37,600	21,300	88.8%	96.3%	75.5%	11.2%	3.7%	24.5%
	1996	55,600	34,900	20,800	86.7%	94.9%	72.8%	13.3%	5.0%	27.2%
	1991	53,800	33,500	20,300	89.4%	96.0%	78.6%	10.6%	4.0%	21.4%
Québec City	2001	282,200	159,400	122,800	87.7%	96.1%	76.9%	12.3%	3.9%	23.1%
	1996	260,700	146,800	113,900	84.7%	95.2%	71.1%	15.3%	4.8%	28.9%
	1991	242,900	132,400	110,500	86.4%	95.7%	75.3%	13.6%	4.3%	24.7%
Sherbrooke	2001	62,800	33,300	29,500	87.9%	96.9%	77.8%	12.0%	3.1%	22.2%
	1996	57,000	29,400	27,600	83.8%	95.6%	71.2%	16.2%	4.4%	28.8%
	1991	52,600	26,600	26,000	84.8%	96.0%	73.4%	15.2%	4.0%	26.6%
Trois-Rivières	2001	56,400	32,900	23,400	87.1%	95.9%	74.7%	12.9%	4.0%	25.3%
	1996	53,800	30,800	23,000	83.7%	94.9%	68.7%	16.3%	5.1%	31.3%
	1991	51,400	28,500	22,900	85.0%	95.6%	71.9%	15.0%	4.4%	28.1%
Montréal	2001	1,344,700	692,600	652,200	85.9%	95.8%	75.5%	14.1%	4.2%	24.5%
	1996	1,251,100	628,900	622,200	81.0%	94.0%	67.8%	19.0%	6.0%	32.2%
	1991	1,169,200	560,600	608,700	82.9%	94.7%	72.0%	17.1%	5.3%	28.0%
Ottawa-Gatineau	2001	399,300	251,000	148,300	86.3%	94.6%	72.4%	13.7%	5.4%	27.6%
	1996	366,700	221,700	145,000	85.0%	94.8%	70.0%	15.0%	5.2%	30.0%
	1991	334,500	189,700	144,800	88.7%	96.3%	78.7%	11.3%	3.7%	21.3%
Gatineau	2001	99,400	62,900	36,600	89.0%	96.1%	76.9%	11.0%	3.9%	23.1%
	1996	89,100	56,400	32,600	85.7%	94.8%	69.9%	14.3%	5.2%	30.0%
	1991	80,300	49,000	31,300	89.0%	96.4%	77.4%	11.0%	3.6%	22.6%
Ottawa	2001	299,900	188,100	111,800	85.5%	94.1%	70.9%	14.5%	5.9%	29.1%
	1996	277,600	165,300	112,300	84.8%	94.8%	70.0%	15.2%	5.2%	30.0%
	1991	254,200	140,600	113,500	88.6%	96.3%	79.0%	11.4%	3.7%	21.0%
Kingston	2001	55,200	36,100	19,100	85.0%	94.0%	68.0%	15.0%	6.0%	31.9%
	1996	51,900	32,500	19,400	84.5%	94.3%	68.2%	15.5%	5.7%	31.8%
	1991	48,800	29,400	19,400	88.8%	95.4%	78.7%	11.2%	4.6%	21.3%
Oshawa	2001	100,500	76,900	23,600	88.0%	94.3%	67.5%	12.0%	5.7%	32.5%
	1996	89,600	65,000	24,600	86.9%	94.1%	67.6%	13.1%	5.9%	32.3%
	1991	79,600	56,400	23,200	89.2%	95.7%	73.5%	10.8%	4.3%	26.5%
Toronto	2001	1,548,500	1,002,400	546,100	80.9%	90.0%	64.2%	19.1%	10.0%	35.8%
	1996	1,400,300	839,500	560,800	80.7%	91.2%	65.1%	19.3%	8.8%	34.9%
	1991	1,302,000	768,800	533,200	86.5%	93.9%	75.7%	13.5%	6.1%	24.3%



Table 2 cont'd: Household Housing Conditions by Tenure CMAs, 1991, 1996 and 2001.

		All Households			Percentage of Households Living In or Able to Access Acceptable Housing			Percentage of Households Unable to Access Acceptable Housing—In Core Housing Need		
		Total	Owner	Rental	Total	Owner	Rental	Total	Owner	Rental
Hamilton	2001	241,000	168,400	72,600	86.3%	93.8%	68.9%	13.7%	6.2%	31.0%
	1996	224,300	149,400	74,900	85.0%	93.9%	67.3%	15.0%	6.1%	32.7%
	1991	211,400	139,000	72,400	89.2%	95.7%	76.6%	10.8%	4.3%	23.4%
St. Catharines - Niagara	2001	143,600	106,500	37,100	87.1%	93.3%	69.3%	12.9%	6.7%	30.7%
	1996	136,700	98,500	38,200	85.5%	93.4%	65.3%	14.5%	6.6%	34.7%
	1991	129,800	94,000	35,900	89.2%	95.2%	73.4%	10.8%	4.8%	26.6%
Kitchener	2001	147,600	99,900	47,600	88.4%	95.2%	74.0%	11.6%	4.8%	26.0%
	1996	134,400	85,600	48,800	86.5%	95.1%	71.4%	13.5%	4.9%	28.6%
	1991	123,100	76,900	46,200	89.7%	96.5%	78.4%	10.3%	3.5%	21.6%
London	2001	163,600	105,300	58,300	86.8%	95.4%	71.2%	13.2%	4.6%	28.8%
	1996	147,000	90,500	56,500	84.3%	94.4%	68.1%	15.7%	5.6%	31.9%
	1991	138,900	81,500	57,400	88.1%	96.4%	76.4%	11.9%	3.6%	23.6%
Windsor	2001	112,700	82,400	30,300	87.2%	94.1%	68.5%	12.8%	5.9%	31.5%
	1996	100,300	70,400	29,800	86.1%	93.6%	68.3%	13.9%	6.4%	31.7%
	1991	92,500	64,600	27,900	87.9%	94.5%	72.6%	12.1%	5.5%	27.4%
Greater Sudbury	2001	59,900	40,400	19,500	87.6%	95.3%	71.8%	12.4%	4.7%	28.1%
	1996	58,900	37,900	21,000	84.8%	94.9%	66.4%	15.2%	5.1%	33.6%
	1991	55,100	35,800	19,200	88.2%	95.3%	75.1%	11.8%	4.7%	24.9%
Thunder Bay	2001	47,300	34,800	12,500	88.1%	94.9%	69.1%	11.9%	5.1%	31.0%
	1996	47,000	33,300	13,700	86.8%	93.9%	69.4%	13.2%	6.1%	30.6%
	1991	45,400	31,400	13,900	89.1%	95.3%	75.0%	10.9%	4.7%	24.9%
Winnipeg	2001	259,400	172,500	86,900	89.2%	95.8%	76.0%	10.8%	4.2%	24.0%
	1996	249,200	163,000	86,100	84.7%	94.6%	66.1%	15.3%	5.4%	33.9%
	1991	241,700	152,600	89,100	85.4%	94.7%	69.4%	14.6%	5.3%	30.6%
Regina	2001	73,100	50,800	22,300	89.8%	96.6%	74.4%	10.1%	3.4%	25.6%
	1996	70,900	47,900	23,000	87.8%	95.5%	71.9%	12.2%	4.5%	28.2%
	1991	68,600	45,800	22,800	85.2%	93.0%	69.6%	14.8%	7.0%	30.4%
Saskatoon	2001	84,200	55,800	28,400	89.3%	96.4%	75.4%	10.7%	3.6%	24.6%
	1996	79,400	50,000	29,400	86.6%	96.2%	70.3%	13.4%	3.8%	29.7%
	1991	74,900	46,300	28,500	82.3%	91.2%	67.7%	17.7%	8.8%	32.3%
Calgary	2001	341,500	244,300	97,200	88.8%	94.1%	75.5%	11.2%	5.9%	24.5%
	1996	291,200	194,000	97,300	88.9%	95.3%	76.2%	11.1%	4.7%	23.8%
	1991	264,700	162,900	101,800	87.9%	95.4%	75.9%	12.1%	4.5%	24.1%
Edmonton	2001	338,500	227,800	110,700	89.1%	95.4%	76.3%	10.9%	4.6%	23.7%
	1996	301,700	198,000	103,800	89.0%	96.0%	75.6%	11.0%	4.0%	24.5%
	1991	290,400	174,300	116,200	87.4%	95.9%	74.7%	12.6%	4.1%	25.3%
Abbotsford	2001	47,800	34,400	13,500	88.5%	94.7%	72.6%	11.5%	5.3%	27.3%
	1996	43,500	31,400	12,100	85.7%	93.7%	64.8%	14.3%	6.2%	35.2%
	1991	36,400	26,600	9,800	89.1%	95.3%	72.1%	10.9%	4.6%	27.9%
Vancouver	2001	707,200	442,200	265,000	82.7%	91.0%	68.9%	17.3%	9.0%	31.1%
	1996	644,800	392,000	252,700	81.0%	91.4%	65.0%	19.0%	8.6%	35.0%
	1991	580,700	339,200	241,500	80.9%	92.3%	64.8%	19.1%	7.7%	35.2%
Victoria	2001	127,200	81,800	45,400	86.6%	94.4%	72.5%	13.4%	5.6%	27.6%
	1996	121,900	77,100	44,800	84.3%	94.1%	67.3%	15.7%	5.9%	32.7%
	1991	113,900	70,400	43,500	84.1%	94.1%	68.0%	15.9%	5.9%	32.0%

**Notes:** Figures may not add due to rounding.

Estimated household counts have been rounded to the nearest hundred. Percentages were derived from non-rounded counts.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

**Source:** CMHC (census-based housing indicators and data, revised 2005)



Table 3: Percentage of Households Below Standards and In Core Housing Need, CMAs, 1991-1996-2001

		Below the Adequacy Standard and In Core Housing Need			Below the Suitability Standard and In Core Housing Need			Below the Affordability Standard and In Core Housing Need		
		Total	Owner	Rental	Total	Owner	Rental	Total	Owner	Rental
Canada	2001	2.1%	1.4%	3.5%	2.0%	0.6%	4.9%	12.3%	5.6%	25.7%
	1996	2.4%	1.6%	3.8%	2.6%	0.7%	6.0%	13.9%	5.7%	29.1%
	1991	2.3%	1.6%	3.3%	2.0%	0.6%	4.2%	11.8%	4.7%	24.1%
Non-CMAs	2001	2.5%	2.1%	3.9%	1.0%	0.4%	2.6%	10.5%	5.3%	25.6%
	1996	3.1%	2.5%	4.7%	1.6%	0.7%	4.1%	12.5%	5.9%	38.4%
	1991	3.0%	2.6%	3.9%	1.4%	0.7%	3.1%	9.9%	4.7%	23.6%
All CMAs	2001	1.9%	0.9%	3.4%	2.6%	0.7%	5.8%	13.2%	5.8%	25.7%
	1996	2.0%	1.0%	3.6%	3.2%	0.8%	6.7%	14.9%	5.7%	29.0%
	1991	1.9%	1.0%	3.1%	2.3%	0.6%	4.6%	12.9%	4.6%	24.4%
St. John's	2001	1.8%	1.1%	3.5%	0.9%	0.1%	2.6%	12.5%	4.7%	31.4%
	1996	2.2%	1.5%	3.7%	1.7%	0.5%	4.4%	13.5%	5.6%	31.2%
	1991	2.0%	1.6%	3.1%	2.3%	0.8%	5.6%	12.2%	5.5%	26.4%
Halifax	2001	2.6%	1.7%	4.2%	1.7%	0.4%	4.0%	14.8%	5.8%	30.3%
	1996	2.2%	1.5%	3.2%	2.0%	0.6%	4.3%	15.3%	5.5%	31.1%
	1991	1.9%	1.5%	2.7%	1.7%	0.5%	3.4%	13.1%	5.1%	24.7%
Saint John	2001	1.7%	1.0%	3.2%	0.7%	0.2%	1.9%	10.4%	4.1%	24.0%
	1996	2.4%	1.5%	4.1%	1.4%	0.2%	3.6%	12.9%	4.0%	31.0%
	1991	2.2%	1.8%	2.7%	1.6%	0.6%	3.3%	12.7%	3.8%	28.3%
Saguenay	2001	1.2%	0.7%	2.0%	0.5%	0.1%	1.1%	10.8%	3.4%	23.7%
	1996	1.5%	0.8%	2.6%	0.6%	0.1%	1.4%	12.7%	4.6%	26.3%
	1991	1.4%	1.0%	2.1%	0.8%	0.2%	1.6%	9.9%	3.4%	20.6%
Québec City	2001	1.2%	0.6%	1.9%	0.7%	0.1%	1.4%	11.7%	3.6%	22.1%
	1996	1.5%	0.8%	2.4%	1.0%	0.3%	1.9%	14.6%	4.4%	27.8%
	1991	1.3%	0.8%	2.0%	1.1%	0.3%	2.0%	12.8%	3.8%	23.5%
Sherbrooke	2001	0.9%	0.6%	1.3%	0.8%	0.1%	1.6%	11.6%	2.8%	21.5%
	1996	1.3%	1.0%	1.7%	1.0%	0.1%	2.0%	15.5%	3.9%	27.9%
	1991	1.4%	0.8%	2.1%	1.1%	0.2%	2.0%	14.4%	3.8%	25.3%
Trois-Rivières	2001	1.1%	0.8%	1.5%	0.6%	0.2%	1.0%	12.5%	3.7%	24.8%
	1996	1.7%	1.0%	2.8%	0.7%	0.2%	1.4%	15.5%	4.5%	30.3%
	1991	1.7%	1.0%	2.6%	0.9%	0.3%	1.6%	14.3%	4.0%	27.2%
Montréal	2001	1.5%	0.6%	2.5%	1.9%	0.3%	3.6%	13.2%	4.0%	23.0%
	1996	2.0%	0.9%	3.2%	2.7%	0.5%	4.8%	17.9%	5.5%	30.3%
	1991	2.0%	0.8%	3.1%	2.3%	0.4%	4.1%	15.9%	4.8%	26.1%
Ottawa-Gatineau	2001	1.8%	0.8%	3.7%	2.5%	0.6%	5.7%	12.0%	4.8%	24.3%
	1996	2.0%	0.8%	3.7%	2.7%	0.4%	6.1%	13.7%	4.7%	27.3%
	1991	1.4%	0.5%	2.6%	1.7%	0.2%	3.5%	10.3%	3.4%	19.3%
Gatineau	2001	1.5%	0.7%	2.9%	1.1%	0.3%	2.6%	10.4%	3.5%	22.1%
	1996	1.8%	1.1%	3.1%	1.7%	0.4%	3.8%	13.3%	4.6%	28.4%
	1991	1.4%	0.7%	2.5%	1.4%	0.3%	3.3%	10.2%	3.3%	21.1%
Ottawa	2001	2.0%	0.8%	4.0%	2.9%	0.7%	6.7%	12.6%	5.2%	25.0%
	1996	2.0%	0.7%	3.9%	3.0%	0.4%	6.8%	13.8%	4.8%	27.0%
	1991	1.4%	0.4%	2.6%	1.7%	0.2%	3.6%	10.3%	3.4%	18.8%
Kingston*	2001	2.1%	0.9%	4.4%	1.5%	0.5%	3.2%	14.1%	5.4%	30.2%
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Oshawa	2001	1.7%	0.8%	4.8%	1.1%	0.3%	4.0%	11.2%	5.3%	30.3%
	1996	1.7%	1.0%	3.7%	1.5%	0.3%	4.4%	12.3%	5.3%	30.7%
	1991	1.2%	0.6%	2.8%	1.1%	0.3%	3.1%	10.0%	3.9%	25.0%
Toronto	2001	2.5%	1.1%	4.9%	5.2%	1.5%	12.1%	16.3%	9.0%	29.8%
	1996	2.5%	1.1%	4.6%	6.1%	1.5%	13.0%	16.7%	7.9%	29.8%
	1991	1.9%	0.9%	3.3%	3.5%	1.0%	7.1%	11.5%	5.2%	20.6%



Table 3 cont'd: Percentage of Households Below Standards and In Core Housing Need, CMAs, 1991-1996-2001

		Below the Adequacy Standard and In Core Housing Need			Below the Suitability Standard and In Core Housing Need			Below the Affordability Standard and In Core Housing Need		
		Total	Owner	Rental	Total	Owner	Rental	Total	Owner	Rental
Hamilton	2001	1.8%	0.8%	4.1%	1.7%	0.4%	4.7%	12.6%	5.7%	28.6%
	1996	2.2%	1.1%	4.4%	1.9%	0.5%	4.5%	13.8%	5.4%	30.4%
	1991	1.6%	0.8%	3.1%	1.1%	0.3%	2.8%	10.0%	3.9%	21.8%
St. Catharines - Niagara	2001	1.8%	1.1%	3.9%	1.1%	0.3%	3.4%	12.1%	6.2%	29.0%
	1996	2.3%	1.3%	4.6%	1.1%	0.4%	3.0%	13.5%	5.8%	33.3%
	1991	1.8%	0.9%	4.1%	1.0%	0.4%	2.6%	9.8%	4.0%	24.9%
Kitchener	2001	1.5%	0.6%	3.3%	1.5%	0.3%	4.1%	10.9%	4.5%	24.3%
	1996	1.9%	0.8%	3.7%	1.9%	0.4%	4.6%	12.4%	4.5%	26.2%
	1991	1.6%	0.6%	3.2%	1.3%	0.2%	3.1%	9.5%	3.2%	20.0%
London	2001	1.7%	0.7%	3.5%	1.6%	0.2%	4.1%	12.3%	4.3%	26.9%
	1996	2.2%	1.0%	4.0%	2.0%	0.4%	4.6%	14.5%	4.9%	29.9%
	1991	1.9%	0.7%	3.7%	1.5%	0.2%	3.4%	10.8%	3.1%	21.8%
Windsor	2001	1.8%	0.9%	4.2%	1.7%	0.4%	5.3%	11.9%	5.4%	29.4%
	1996	2.1%	1.1%	4.3%	2.0%	0.5%	5.5%	12.9%	5.7%	29.6%
	1991	1.9%	1.1%	3.7%	1.6%	0.5%	4.1%	10.9%	4.7%	25.2%
Greater Sudbury	2001	2.0%	1.0%	4.1%	0.7%	0.1%	1.8%	11.7%	4.4%	26.8%
	1996	2.5%	1.1%	5.0%	1.3%	0.2%	3.2%	14.1%	4.3%	31.7%
	1991	2.0%	1.1%	3.7%	1.1%	0.3%	2.7%	10.6%	3.9%	22.9%
Thunder Bay	2001	1.9%	1.2%	3.8%	0.9%	0.3%	2.6%	11.1%	4.6%	29.1%
	1996	2.2%	1.7%	3.5%	1.5%	0.5%	4.0%	11.8%	4.9%	28.5%
	1991	2.2%	1.6%	3.5%	1.3%	0.3%	3.4%	9.4%	3.6%	22.5%
Winnipeg	2001	1.8%	1.0%	3.6%	1.7%	0.4%	4.4%	9.4%	3.5%	21.1%
	1996	2.4%	1.5%	4.1%	2.3%	0.5%	5.6%	13.5%	4.3%	30.9%
	1991	2.3%	1.5%	3.6%	2.1%	0.5%	4.9%	12.9%	4.3%	27.8%
Regina	2001	1.9%	0.9%	4.2%	1.6%	0.2%	4.6%	9.3%	3.0%	23.7%
	1996	2.0%	0.9%	4.1%	1.6%	0.2%	4.3%	11.1%	3.9%	25.9%
	1991	2.6%	1.7%	4.4%	1.8%	0.6%	4.3%	12.9%	5.8%	27.1%
Saskatoon	2001	1.4%	0.6%	2.8%	1.6%	0.2%	4.3%	10.1%	3.3%	23.5%
	1996	1.6%	0.6%	3.3%	1.7%	0.2%	4.4%	12.7%	3.5%	28.2%
	1991	2.6%	1.8%	3.9%	2.0%	0.4%	4.5%	15.5%	7.3%	28.7%
Calgary	2001	1.4%	0.8%	3.0%	1.2%	0.4%	3.2%	10.4%	5.5%	22.7%
	1996	1.3%	0.6%	2.7%	1.6%	0.4%	4.0%	10.2%	4.3%	21.9%
	1991	1.5%	0.9%	2.4%	1.5%	0.4%	3.4%	11.1%	3.9%	22.6%
Edmonton	2001	1.5%	0.9%	2.7%	1.4%	0.3%	3.6%	10.0%	4.2%	21.9%
	1996	1.3%	0.7%	2.5%	1.9%	0.4%	4.6%	10.1%	3.5%	22.7%
	1991	1.8%	1.0%	2.9%	1.8%	0.3%	4.2%	11.4%	3.4%	23.5%
Abbotsford*	2001	1.3%	0.8%	2.5%	1.6%	0.3%	4.7%	10.8%	4.9%	25.8%
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vancouver	2001	2.3%	1.6%	3.5%	3.7%	1.3%	7.6%	15.3%	7.7%	27.9%
	1996	2.2%	1.2%	3.7%	4.6%	1.8%	9.0%	16.9%	7.3%	31.8%
	1991	2.2%	1.2%	3.7%	3.2%	1.0%	6.4%	17.0%	6.4%	31.8%
Victoria	2001	1.6%	1.1%	2.4%	1.5%	0.4%	3.4%	12.4%	4.7%	26.3%
	1996	1.6%	1.0%	2.7%	2.5%	0.5%	5.8%	14.5%	5.1%	30.8%
	1991	1.9%	1.2%	2.9%	1.8%	0.4%	4.0%	14.8%	5.0%	30.6%

**Notes:** Figures may not add due to rounding.

Estimated household counts have been rounded to the nearest hundred. Percentages were derived from non-rounded counts.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

\*Comparable data is not available for Kingston and Abbotsford in 1991 and 1996, as they only became CMAs in 2001.

**Source:** CMHC (census-based housing indicators and data, revised 2005)



Table 4: Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratios (STIR), Households Spending 50% or More of their Income on Shelter, by Tenure and Core Housing Need Status, CMAs, 2001

		Households In Core Housing Need and Sending 50% or More of their Income on Shelter			
		Total	Average Household Income	Average Shelter Cost	Average STIR (%)
Canada	Total	573,000	\$13,979	\$767	67.4
	Own	186,200	\$17,498	\$981	68.9
	Rent	386,800	\$12,285	\$664	66.7
All CMAS	Total	405,700	\$14,838	\$815	67.5
	Own	120,800	\$19,691	\$1,104	68.9
	Rent	284,900	\$12,779	\$693	66.9
St. John's	Total	3,300	\$11,352	\$614	66.6
	Own	900	\$14,202	\$782	67.4
	Rent	2,400	\$10,280	\$550	66.3
Halifax	Total	8,300	\$12,662	\$685	67.0
	Own	2,100	\$15,800	\$861	67.8
	Rent	6,200	\$11,613	\$626	66.7
Saint John	Total	1,900	\$9,890	\$541	67.7
	Own	600	\$11,520	\$665	71.8
	Rent	1,300	\$9,072	\$479	65.9
Saguenay	Total	2,700	\$9,386	\$526	68.1
	Own	700	\$11,412	\$661	70.6
	Rent	2,000	\$8,673	\$479	67.2
Québec City	Total	14,200	\$10,384	\$574	67.1
	Own	2,900	\$12,462	\$707	69.2
	Rent	11,300	\$9,860	\$540	66.5
Sherbrooke	Total	3,300	\$9,578	\$524	66.3
	Own	600	\$11,671	\$651	68.4
	Rent	2,700	\$9,118	\$495	65.9
Trois-Rivières	Total	2,900	\$8,824	\$481	66.6
	Own	600	\$10,205	\$595	72.1
	Rent	2,300	\$8,448	\$449	65.0
Montréal	Total	81,200	\$10,850	\$597	67.6
	Own	13,900	\$13,849	\$795	69.9
	Rent	67,200	\$10,228	\$556	67.1
Ottawa-Gatineau	Total	19,300	\$14,654	\$796	67.1
	Own	4,900	\$18,864	\$1,041	68.0
	Rent	14,500	\$13,235	\$714	66.9
Gatineau	Total	4,700	\$11,110	\$609	67.6
	Own	1,100	\$14,124	\$785	68.0
	Rent	3,600	\$10,178	\$555	67.7
Ottawa	Total	14,600	\$15,800	\$857	67.0
	Own	3,800	\$20,272	\$1,117	68.0
	Rent	10,900	\$14,252	\$767	66.6
Kingston	Total	3,300	\$13,297	\$715	65.8
	Own	900	\$16,375	\$903	67.1
	Rent	2,400	\$12,104	\$641	65.2
Oshawa	Total	5,100	\$16,851	\$919	67.2
	Own	2,000	\$20,984	\$1,166	68.4
	Rent	3,200	\$14,267	\$765	66.4
Toronto	Total	103,900	\$19,540	\$1,073	67.7
	Own	40,000	\$24,645	\$1,363	68.0
	Rent	63,900	\$16,341	\$891	67.5



*Table 4 Con't: Average Household Income, Shelter Costs, and Shelter Cost-to-Income Ratios (STIR), Households Spending 50% or More of their Income on Shelter, by Tenure and Core Housing Need Status, CMAs, 2001*

		Households In Core Housing Need and Sending 50% or More of their Income on Shelter			
		Total	Average Household Income	Average Shelter Cost	Average STIR (%)
Hamilton	Total	12,200	\$14,353	\$772	66.0
	Own	3,700	\$17,649	\$983	68.8
	Rent	8,500	\$12,917	\$680	64.8
St. Catharines- Niagara	Total	7,600	\$13,563	\$733	66.5
	Own	2,800	\$15,303	\$860	69.2
	Rent	4,800	\$12,555	\$660	64.9
Kitchener	Total	7,000	\$14,550	\$798	67.2
	Own	2,000	\$17,772	\$1,011	69.4
	Rent	5,000	\$13,274	\$713	66.4
London	Total	9,300	\$13,036	\$701	66.3
	Own	2,000	\$16,834	\$921	67.7
	Rent	7,300	\$11,980	\$639	65.9
Windsor	Total	6,100	\$14,146	\$764	66.5
	Own	1,900	\$17,024	\$944	68.5
	Rent	4,200	\$12,815	\$682	65.6
Greater Sudbury	Total	3,200	\$11,808	\$642	66.6
	Own	900	\$13,875	\$795	70.4
	Rent	2,300	\$11,023	\$584	65.3
Thunder Bay	Total	2,100	\$12,652	\$695	67.2
	Own	600	\$15,273	\$866	68.8
	Rent	1,400	\$11,473	\$618	66.4
Winnipeg	Total	9,900	\$10,600	\$576	66.8
	Own	2,700	\$13,337	\$743	68.5
	Rent	7,300	\$9,588	\$514	66.2
Regina	Total	3,300	\$10,547	\$582	68.1
	Own	700	\$12,469	\$713	69.8
	Rent	2,600	\$9,992	\$546	67.5
Saskatoon	Total	4,400	\$10,977	\$606	67.7
	Own	1,000	\$12,607	\$736	71.3
	Rent	3,400	\$10,487	\$567	66.6
Calgary	Total	15,000	\$16,642	\$921	68.1
	Own	6,600	\$19,517	\$1,101	69.5
	Rent	8,500	\$14,401	\$781	67.1
Edmonton	Total	13,900	\$13,090	\$720	67.9
	Own	4,700	\$15,965	\$900	69.5
	Rent	9,300	\$11,640	\$630	67.0
Abbotsford	Total	2,800	\$15,261	\$834	66.3
	Own	1,000	\$18,323	\$1,051	69.5
	Rent	1,800	\$13,519	\$708	64.4
Vancouver	Total	52,000	\$16,963	\$946	68.2
	Own	18,200	\$21,736	\$1,242	69.7
	Rent	33,800	\$14,399	\$787	67.4
Victoria	Total	7,600	\$14,349	\$796	68.0
	Own	1,900	\$18,446	\$1,066	71.1
	Rent	5,600	\$12,949	\$703	66.9

**Notes:** Figures may not add due to rounding.

Estimated household counts have been rounded to the nearest hundred. Average incomes, shelter costs, and STIRs are based on the non-rounded counts.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

**Source:** CMHC (census-based housing indicators and data, revised 2005)



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